

**Long Term Care Insurance Rate Request Summary
Part 1 – To Be Completed By Company**

Company Name and NAIC Number:

SERFF Tracking Number:

Effective Date:

Revised Rates

Average Annual Premium Per Member:

Average Requested Percentage Rate Change Per Member:

Minimum Requested Percentage Rate Change Per Member:

Maximum Requested Percentage Rate Change Per Member:

Number of Policy Holders Affected :

Plans Affected

(The Form Number and "Product Name")

Form#	"Product Name"(if applicable)
--------------	--------------------------------------

Attach a brief narrative to summarize the key information used to develop the rates including the main drivers for the revised rates.

This document is intended to help explain the rate filing and it is only a summary of the company's request. It is not intended to describe or include all factors or information considered in the review process. For more detailed information, please refer to the complete filing.

Premiums are being raised on all policies like yours because claim experience is higher than originally expected. This is due in part to individuals living longer and keeping their policies longer than was originally assumed, which means that there are more claims being filed than we anticipated when this policy was originally priced.

As a result, premiums need to be adjusted. When claims significantly exceed expected levels over a long period of time and are expected to continue, premium rates must increase in order to ensure adequate funding to pay current and anticipated future claims.

Policy Forms:

**IP-70-VA-494, IP-71-VA-494, IP-72-VA-494, IP-73-VA-494 as Flex Series,
FLEX 2 (VA) 196 as Flex 2 Series,
FTQ (VA) 197 as Flex 2 TQ Series,
LTC 3 (VA) 1091, LTC 3R (VA) 1091 as LTC 3 / 4 Series,
LTC 5 (VA) 196, LTC 5 (VA) 196 (FO-1) Facility Only Module as LTC 5 Series,
LTC 5 TQ (VA) 1096, LTC 5 TQ (VA) 1096 Facility Only Module as LTC 5 TQ Series,
LTCP (VA) 890 as Golden Care Series,
GCPLUS 1290 (VA) and GCPLUS 2 1290 (VA) as Golden Care Plus Series,
GCPRO 193 (VA) as Protector Series,
GCPRO-II (VA) 794 as Protector II Series,
GCPRO-III TQ (VA) 197 as Protector III TQ Series,
KLTC 1 (VA) 690, KLTC 1 (VA) 192 and KLTC 1 (VA) 792 as Future Care Series,
LI-LTC (VA) 192 as Future Care 2 NTQ Series,
LI-LTC TQ (VA) 197 as Future Care 2 TQ Series,
LI-LTC TQ (VA) 898 as Future Care Pool TQ Series,
1-812 53-190 as TransCare 1 Series,
1-820 53-191, 1-822 53-191 as TransCare 2 Series,
LTC-104-194-VA, LTC-105-194-VA, LTC-106-194-VA as TransCare Companion Series,
LTC 124-197-VA, LTC 125-197-VA, LTC 126-197-VA as TransCare TQ Series,
LTC 304-198-VA, LTC 305-198-VA as TransGenerations Series**